

Renter Credit Reporting Amendments

2026 GENERAL SESSION

STATE OF UTAH

Chief Sponsor: Stephanie Pitcher

House Sponsor:

LONG TITLE**General Description:**

This bill enacts provisions relating to renter credit reporting.

Highlighted Provisions:

This bill:

- defines terms;
- provides that a public funds recipient shall provide a renter an offer of rent reporting at the time the public funds recipient and renter enter into a rental agreement;
- provides that a public funds recipient shall provide an offer of rent reporting at least once annually;
- provides that a public funds recipient charge a fee for rent reporting that may not exceed the actual cost of the rent reporting;
- provides the consequences for a renter failing to pay the fee for rent reporting;
- provides that a renter may enroll and unenroll in rent reporting at any time during the duration of the rental agreement;
- prohibits a renter from reenrolling in rent reporting for at least six months if the renter fails to pay the fee for rent reporting or the renter unenrolls in rent reporting;
- provides that the provisions this bill enacts apply only to a public funds recipient that owns 50 or more residential rental units; and
- makes technical changes.

Money Appropriated in this Bill:

None

Other Special Clauses:

None

Utah Code Sections Affected:

ENACTS:

57-22-8, Utah Code Annotated 1953

Be it enacted by the Legislature of the state of Utah:

Section 1. Section **57-22-8** is enacted to read:

57-22-8 . Renter credit reporting.

(1) As used in this section:

(a) "Housing authority" means the same as that term is defined in Section 35A-8-401.

(b) "Nationwide consumer reporting agency" means the same as the term "consumer reporting agency that compiles and maintains files on consumers on a nationwide basis" is defined in 15 U.S.C. Sec. 1681a(p).

(c) "Offer of rent reporting" means a written statement that states:

(i) that the public funds recipient reporting the renter's rent payments is optional;

(ii) the nationwide consumer reporting agency to which the public funds recipient will report the renter's rent payments;

(iii) if the public funds recipient will charge the renter a fee in accordance with Subsection (3), the dollar amount of the fee;

(iv) that a renter may enroll and unenroll in rent reporting at any time during the duration of the rental agreement;

(v) instructions on how the renter may enroll and unenroll in rent reporting; and

(vi) if the renter opts out of rent reporting or fails to pay the fee described in Subsection (3), that the renter may not reenroll in rent reporting for six months after the day on which the renter opts out or fails to pay the fee.

(d)(i) "Public funds" means funds this state provides to a person to increase housing affordability.

(ii) "Public funds" includes funds distributed through:

(A) a housing authority;

(B) the Olene Walker Housing Loan Fund in accordance with Section 35A-8-505;
and

(C) the Utah low-income housing tax credit described in Section 59-10-1010.

(e) "Public funds recipient" means an owner that:

(i) receives public funds; and

(ii) owns four or more residential rental units.

(f) "Rent reporting" means a service a public funds recipient offers in which a renter may enroll where a public funds recipient reports each rent payment that a renter makes to a nationwide consumer reporting agency, regardless of whether that rent payment complies with the terms of the rental agreement.

(2) On or after May 6, 2026:

(a) at the time a public funds recipient enters into a rental agreement with a renter, the public funds recipient shall provide the renter an offer of rent reporting; and

(b) at least once annually, a public funds recipient shall provide a renter an offer of rent reporting.

(3) A public funds recipient may charge a fee for reporting a renter's rent payment that may not exceed the public funds recipient's actual cost of reporting a renter's rent payment.

(4) If a renter fails to pay the fee described in Subsection (3), a public funds recipient:

(a) may stop reporting the renter's rent payments; and

(b) may not:

(i) impose a fee for failing to pay the fee described in Subsection (3);

(ii) treat the renter's failure to pay the fee described in Subsection (3) as a violation of the rental agreement; or

(iii) treat the renter's failure to pay the fee described in Subsection (3) as grounds for evicting the renter.

(5) If a public funds recipient stops reporting the renter's rent payments in accordance with Subsection (4)(a), the renter may not reenroll in rent reporting for at least six months after the day on which the renter fails to pay the fee described in Subsection (3).

(6)(a) A renter may:

(i) subject to Subsections (5) and (6)(b)(i), enroll and reenroll in rent reporting at any time during the duration of the rental agreement; and

(ii) unenroll in rent reporting at any time during the duration of the rental agreement by submitting a written statement to the public funds recipient that states the renter opts out of rent reporting.

(b) If a renter opts out of rent reporting in accordance with this Subsection (6):

(i) the renter may not reenroll in rent reporting for six months after the day on which the renter opts out; and

(ii) the public funds recipient may not report a rent payment the renter makes after the renter unenrolls from rent reporting unless the renter reenrolls in rent reporting.

Section 2. Effective Date.

This bill takes effect on May 6, 2026.